



Department of Business Regulation  
 1511 Pontiac Avenue, Bldg. 69-2  
 Cranston, RI 02920

# Insurance Bulletin Number 2021-7

## Auto Body Labor Rate Survey Reports

### 2021 Prevailing Labor Rates

In accordance with [Insurance Bulletin 2021-5](#), insurers and insurance groups that were determined to meet the criteria established in [230-RICR-20-05-10](#), i.e., greater than 1% market share, have submitted the 2021 Auto Body Labor Rate Survey Reports to this Department. The 2021 prevailing labor rates as established by these insurers follow:

**Progressive Group** **26.98%** (Group Market Share)

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$47.00
Prevailing Frame Rate	\$50.00	\$47.00
Prevailing Mechanical Rate	\$62.00	\$60.00

(Also noted Aluminum negotiated)

**Berkshire Hathaway Insurance Group** **10.86%** (Group Market Share)

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
GEICO*:		
Prevailing Body/Paint Rate	\$47.00	\$47.00
Prevailing Frame Rate	\$47.00	\$47.00
Prevailing Mechanical Rate	\$56.00	\$56.00

\*Also noted gives adjusters discretion to make reasonable adjustments.

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
National Indemnity:		
Prevailing Labor Rate (non-aluminum)	\$50.00	\$50.00

**Allstate Insurance Group** **8.78%** (Group Market Share)

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$48.00
Prevailing Frame Rate	\$50.00	\$49.00
Prevailing Mechanical Rate	\$59.00	\$59.00
Aluminum Rate	\$80.00	\$80.00

**Amica Mutual Group** **8.70%** (Group Market Share)

Prevailing Labor Rate	\$48.00	\$46.00
Aluminum Rate	\$50.00	

**Liberty Mutual Group** 5.13% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$48.00

**United Services Automobile Assn. Group** 5.09% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Rate	\$52.00	\$50.00
(Also negotiations in excess of prevailing rate in some markets)		

**Nationwide Corporation Group** 4.33% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$48.00
(Also noted negotiations with body shops may take place and Aluminum negotiated)		

**Metropolitan Group (now part of Farmers)** 3.42% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$52.00	\$50.00

**Travelers Group** 3.04% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$53.00	\$50.00

**Mapfre Insurance Group** 2.23% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$49.00

(Also noted Aluminum negotiated)

**State Farm Group** 2.20% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$51.00	\$50.00
Prevailing Frame Rate	\$52.00	\$52.00
Prevailing Mechanical Rate	\$75.00	\$75.00

(Also noted will continue to negotiate)

**Main Street America Group** 2.06% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$46.00	\$46.00

(Also noted Aluminum negotiated)

**Auto Club Enterprises Ins Grp**                      **1.97%**      **(Group Market Share)**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal Rate	\$54.00	\$52.00
Prevailing Frame Rate	\$57.00	\$55.00
Prevailing Mechanical Rate	\$77.00	\$77.00
Aluminum	\$79.00	\$79.00

**Rhode Island Automobile Ins Plan**                      **1.90%**      **(Co Market Share)**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Labor Rate	\$52.00	\$50.00

**Selective Insurance Group**                      **1.63%**      **(Group Market Share)**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal/Refinish Rate	\$56.00	\$56.00
Prevailing Frame Rate	\$53.00	\$62.00
Prevailing Mechanical Rate	\$94.00	\$94.00
Aluminum	\$125.00	\$125.00

**Ohio Mutual Group**                      **1.19%**      **(Group Market Share)**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal Rate	\$65.00	\$52.00
Prevailing Frame Rate	\$65.00	\$56.00
Prevailing Mechanical Rate	\$73.50	\$73.50
Aluminum Rate	\$109.00	\$109.00

(Also noted will continue to negotiate)

**National Gen Group (now Allstate)**                      **0.66%**      **(Group Market Share)**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Labor Rate	\$50.00	\$48.00

In accordance with [Insurance Bulletin 2021-5](#) insurers and insurance groups writing motor vehicle liability insurance that are not listed above (determined by the Department to have less than 1% market share) may voluntarily conduct the survey and file a report electronically with the Department at [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov) by September 1, 2021. If no report is filed, the insurer must negotiate the labor rate(s). The 2021 prevailing labor rates as established by these insurers follow:

**Arbella Insurance Group**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Labor Rate	\$50.00	\$48.00

**EMC Insurance Companies**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal Rate	\$48.00	\$48.00
Prevailing Frame Rate	\$50.00	\$50.00
Prevailing Mechanical Rate	\$60.00	\$60.00
Aluminum Rate	\$85.00	\$85.00

**NLC Insurance Companies**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Labor Rate	\$49.00	\$49.00
Prevailing Mechanical Rate (Also noted Aluminum negotiated)	Negotiated	Negotiated

**Privilege Underwriters Reciprocal Exchange (PURE)**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Sheet Metal Rate	\$55.00	\$55.00
Prevailing Frame Rate	\$55.00	\$55.00
Prevailing Mechanical Rate	\$65.00	\$65.00
Aluminum Refinish Rate	\$65.00	\$65.00
Aluminum Frame/Structural Rate	\$85.00	\$85.00

**Quincy Mutual Group**

	<b><u>Class A</u></b>	<b><u>Class B</u></b>
Prevailing Labor Rate	\$48.00	\$46.00
Aluminum Structural Repair Rate	\$95.00	\$95.00

Questions regarding this Bulletin may be directed to [dbr.specialreports@dbr.ri.gov](mailto:dbr.specialreports@dbr.ri.gov).

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Superintendent of Insurance  
October 8, 2021